

IN THE CLAIMS

Add new claims 27-49 as follows:

27. A multi-purpose card, comprising:

a base layer defining a wallet-sized card;

first and second redemption or charging means in the form of first and second integrated circuit chips, each integrated circuit chip containing information relating to a different entity, wherein the first and second integrated circuit chips are mis-aligned to allow selective charging or redeeming for that entity;

whereby the multi-purpose card may be used for different transactions or purposes by selectively passing the first or second integrated circuit chip through a reader thus redeeming or charging to the selected entity.

28. The multi-purpose card of claim 27, wherein the base layer is comprised of plastic or paper.

29. The multi-purpose card of claim 27, wherein the first and second integrated circuit chips are on opposite surfaces of the base layer.

30. The multi-purpose card of claim 27, including a laminate layer including a hologram, overlying and attached to the base layer.

31. The multi-purpose card of claim 27, including a picture associated with the card.

32. The multi-purpose card of claim 27, including a bar code imprinted onto the base layer.

33. The multi-purpose card of claim 27, including a plurality of peel-off coupons detachably connected to the base layer.

34. A multi-purpose card, comprising:

a base layer defining a wallet-sized card;

first and second redemption or charging means in the form of first and second integrated circuit chips, each integrated circuit chip containing information relating to a different entity, wherein the first and second integrated circuit chips are disposed on opposite surfaces of the base layer to allow selective charging or redeeming for that entity;

whereby the multi-purpose card may be used for different transactions or purposes by selectively passing the first or second integrated circuit chip through a reader thus redeeming or charging to the selected entity.

35. The multi-purpose card of claim 34, wherein the base layer is comprised of plastic or paper.

36. The multi-purpose card of claim 34, including a laminate layer including a hologram, overlying and attached to the base layer.

37. The multi-purpose of card of claim 34, including a picture associated with the card.

38. The multi-purpose of card of claim 34, including a defined area of the card having information printed thereon and covered with a scratch-off foil treatment.

39. The multi-purpose card of claim 34, including a bar code imprinted onto the base layer.

40. The multi-purpose card of claim 34, including a plurality of peel-off coupons detachably connected to the base layer.

41. A multi-purpose card, comprising:
a base layer defining a wallet-sized card;

first and second redemption or charging means in the form of first and second integrated circuit chips, each integrated circuit chip containing information relating to a different entity, wherein the first and second integrated circuit chips are aligned on

the same surface of the base layer to allow selective charging or redeeming for that entity;

whereby the multi-purpose card may be used for different transactions or purposes by selectively passing the first or second integrated circuit chip through a reader thus redeeming or charging to the selected entity.

42. The multi-purpose card of claim 41, wherein the first and second integrated circuit chips are positioned at opposite ends of the base layer.

43. The multi-purpose card of claim 41 wherein the first and second integrated circuit chips are positioned at the same end of the base layer.

44. The multi-purpose card of claim 41, wherein the base layer is comprised of plastic or paper.

45. The multi-purpose card of claim 41, including a laminate layer including a hologram, overlying and attached to the base layer.

46. The multi-purpose card of claim 41, including a picture associated with the card.

47. The multi-purpose card of claim 41, including a defined area of the card having information printed thereon and covered with a scratch-off foil treatment.

48. The multi-purpose card of claim 41, including a bar code imprinted onto the base layer.

49. The multi-purpose card of claim 41, including a plurality of peel-off coupons detachably connected to the base layer.